

Claiming:

1. An investment method for maximizing return on investment by periodic comparison of performance between classes of financial asset groups, said method comprising the steps of:
selecting at least two classes of financial asset groups at a beginning of a period of
5 time;
measuring the performance of said classes at an end of said period of time to determine a dominant and recessive class in terms of performance over said first period of time;
allocating assets to said dominant class over said recessive class at the end of said
10 period of time; and
repeating said measuring and allocating steps for an indefinite number of periods of time.
2. The invention in accordance with claim 1 wherein said at least two classes of financial asset groups are selected from a group comprising large-cap growth stocks, large-cap value stocks, mid-cap growth stocks, mid-cap value stocks, small-cap growth stocks, small-cap value stocks, corporate bonds, government
5 bonds, municipal bonds, mutual funds, hedge funds, and 401(k).
3. The invention in accordance with claim 1 wherein one of said at least two classes of financial asset groups is a large-cap growth fund, and another one of said at least two classes of financial asset groups is a small-cap value fund.

4. The invention in accordance with claim 1 wherein one of said at least two classes of financial asset groups is a large-cap growth fund, another one of said at least two classes of financial asset groups is a large-cap value fund, one of said at least two classes of financial asset groups is a small-cap growth fund, and another one of said at least two classes of financial asset groups is a small-cap value fund.
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5. The invention in accordance with claim 1 wherein one of said at least two classes of financial asset groups is a large-cap growth fund, and another one of said at least two classes of financial asset groups is a large-cap value fund.
6. The invention in accordance with claim 1 wherein one of said at least two classes of financial asset groups is a large-cap fund, another of said at least two classes of financial assets groups is a small-cap fund, and another one of said at least two classes of financial asset groups is a government and investment grade corporate bond fund, wherein said measuring step is performed with same small-cap and said large-cap funds and said allocating step is performed with said large-cap and said government and investment grade corporate bond funds.
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7. The invention in accordance with claim 1 one of said at least two classes of financial asset groups is a large-cap fund, another one of said at least two classes of financial asset groups is a small-cap fund, and another one of said at least two classes of financial asset groups is a stock and bond fund, wherein said measuring

- 5 step is performed with same small-cap and said large-cap funds and said
allocating step is performed with said large-cap and said stock and bond funds.
8. The invention in accordance with claim 1 wherein said period of time is one year.
9. The invention in accordance with claim 1 wherein said allocating step involves
allocating 100% of assets between said classes.